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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent application of

Atty. Docket:

James E. Greenwood, et al.

37861-150995

(9756-2)

Serial No.:

09/834,514

Group Art Unit:

2161

Filed:

April 13, 2001

Examiner:

For:

METHOD FOR AUTOMATED AND

Not yet assigned

INTEGRATED LENDING PROCESS

RESPONSE TO NOTICE TO FILE MISSING PARTS

Commissioner for Patents Washington, D.C. 20231

Dear Sir:

This is in response to the Notice to File Missing Parts, which was mailed from the U.S. Patent and Trademark Office on June 7, 2001, which set a deadline for response of two months. This response is being submitted within the first month following the expiration of the period set for response. As noted below, checks submitted herewith are believed to cover the necessary extension and surcharge fees. However, if any other fee is found to be due in connection with this response, authorization is hereby provided to charge the fee, or credit any over-payment, to Deposit Account No. 50-0573.

CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.8(a)

I hereby certify that this paper, along with any paper referred to as being attached or enclosed, is being deposited with the United States Postal Service on the date indicated below, with sufficient postage, as first class mail, in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231.

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Submitted herewith are:

- 1. signed Declaration and Power of Attorney;
- 2. drawings with acceptable margins;
- 3. copy of Notice to File Missing Parts of Nonprovisional Application;
- 4. a check for \$110.00 for a one month extension of time; and
- 5. a check for \$130.00 to cover the surcharge for late filing of the signed declaration.

It is noted that Mr. Shaun Dawson of Dallas, TX is listed as an applicant on the filing receipt for the present application. Mr. Dawson was mistakenly listed in an unsigned declaration submitted with the application, and is not an inventor of the subject matter claimed in the application. The signed declaration correctly lists the seven inventors.

Respectfully submitted,

JAMES E. GREENWOOD, ET AL

By:

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